

**What is Claimed is:**

1. A self-service terminal comprising:  
a user interface including means for identifying a user;  
means for obtaining contact information for a communications device  
associated with a user; and  
contact means for establishing a link with the communications device to allow  
a transaction to be entered thereby.
2. A terminal according to claim 1, wherein the means for obtaining contact  
information includes means for retrieving data relating to a telephone number to be called to  
contact the communications device.
3. A terminal according to claim 1, wherein the contact means contacts the  
communications device directly.
4. A terminal according to claim 1, wherein the contact means requests a remote  
transceiver to establish a link with the communications device.
5. A self-service terminal comprising:  
a user interface including means for identifying a user;  
means for obtaining telephone number for a telephone associated with a user;  
and  
contact means for establishing a link with the telephone to allow a transaction  
to be entered thereby.

6. An automated teller machine (ATM) comprising:
  - a cash dispenser for dispensing cash;
  - means for obtaining contact information for a communications device associated with an ATM customer;
  - means for establishing a link with the communications device based upon the obtained contact information to allow the ATM customer to enter an ATM transaction; and
  - means for controlling the cash dispenser to dispense cash when the entered ATM transaction requires cash to be dispensed.
7. An ATM according to claim 6, wherein the means for obtaining contact information includes means for retrieving data relating to a telephone number to be called to establish a link with the communications device associated with the ATM customer.
8. An ATM according to claim 6, wherein the contact means includes means for directly contacting the communications device associated with the ATM customer.
9. An ATM according to claim 6, wherein the contact means includes means for requesting a remote transceiver to establish a link with the communications device associated with the ATM customer.
10. An automated teller machine (ATM) comprising:
  - a cash dispenser for dispensing cash;
  - means for obtaining a telephone number for a telephone associated with an ATM customer;
  - means for establishing a link with the telephone based upon the obtained telephone number to allow the ATM customer to enter an ATM transaction; and
  - means for controlling the cash dispenser to dispense cash when the entered ATM transaction requires cash to be dispensed.

11. A self-service terminal system comprising:
  - a host;
  - at least one self-service terminal, each terminal having a user interface including transaction entry means and means for identifying a user;
  - means for obtaining contact information for a communications device associated with a user; and
  - contact means for contacting the communications device to allow a transaction to be entered thereby.
12. A method of operating a self-service terminal, the method comprising the steps of:
  - (a) identifying a user;
  - (b) obtaining contact information for a communications device associated with the identified user; and
  - (c) establishing a telecommunications link with the communications device so that a transaction may be entered via the link.
13. A method according to claim 12, wherein step (b) includes the step of:
  - (b-1) retrieving data relating to a telephone number to be called to establish a telecommunications link with the communications device.
14. A method according to claim 12, wherein step (c) includes the step of:
  - (c-1) directly establishing a telecommunications link with the communications device.

15. A method according to claim 12, wherein step (c) includes the step of:  
 (c-1) requesting a remote transceiver to establish a telecommunications link with the communications device.

16. A method of operating an automated teller machine (ATM), the method comprising the steps of:  
 (a) identifying an ATM customer desiring to carry out an ATM transaction;  
 (b) obtaining contact information for a communications device associated with the identified ATM customer; and  
 (c) establishing a link with the communications device associated with the ATM customer to allow the ATM customer to enter the desired transaction.

17. A method according to claim 16, wherein step (b) includes the step of:  
 (b-1) retrieving data relating to a telephone number to be called to establish the link with the communications device associated with the ATM customer.

18. A method according to claim 16, wherein step (c) includes the step of:  
 (c-1) directly establishing the link with the communications device associated with the ATM customer.

19. A method according to claim 16, wherein step (c) includes the step of:  
 (c-1) requesting a remote transceiver to establish the link with the communications device associated with the ATM customer.